



1775 Wehrle Drive, Suite 100
Williamsville, New York 14221
Phone (716)204-1700
Fax (716)204-1702
<http://www.GrossPolowy.com/>

January 13, 2020

Chambers, Hon. Elizabeth S. Stong
United States Bankruptcy Court
Eastern District of New York
271-C Cadman Plaza East
Brooklyn, NY 11201

Re: Justin Michael Restivo
Case No. 18-45894-ess
Loan No.0907

Dear Hon. Elizabeth S. Stong,

Please allow this letter to serve as a written status report, submitted on behalf of Caliber Home Loans, Inc. Caliber Home Loans (the "Secured Creditor") pursuant to the Eastern District of New York Loss Mitigation Program Procedures.

A missing documents letter was sent to the Debtor's Attorney via email on December 10, 2019. We currently await a response from the Debtor's Attorney.

If there are any questions, please feel free to contact me directly at 716-253-6218.

Very truly yours,

By: /s/: Nicholas J. Bebirian, Esq.
Attorney

cc. ECF and Email
Rachel Blumenfeld, Esq.